

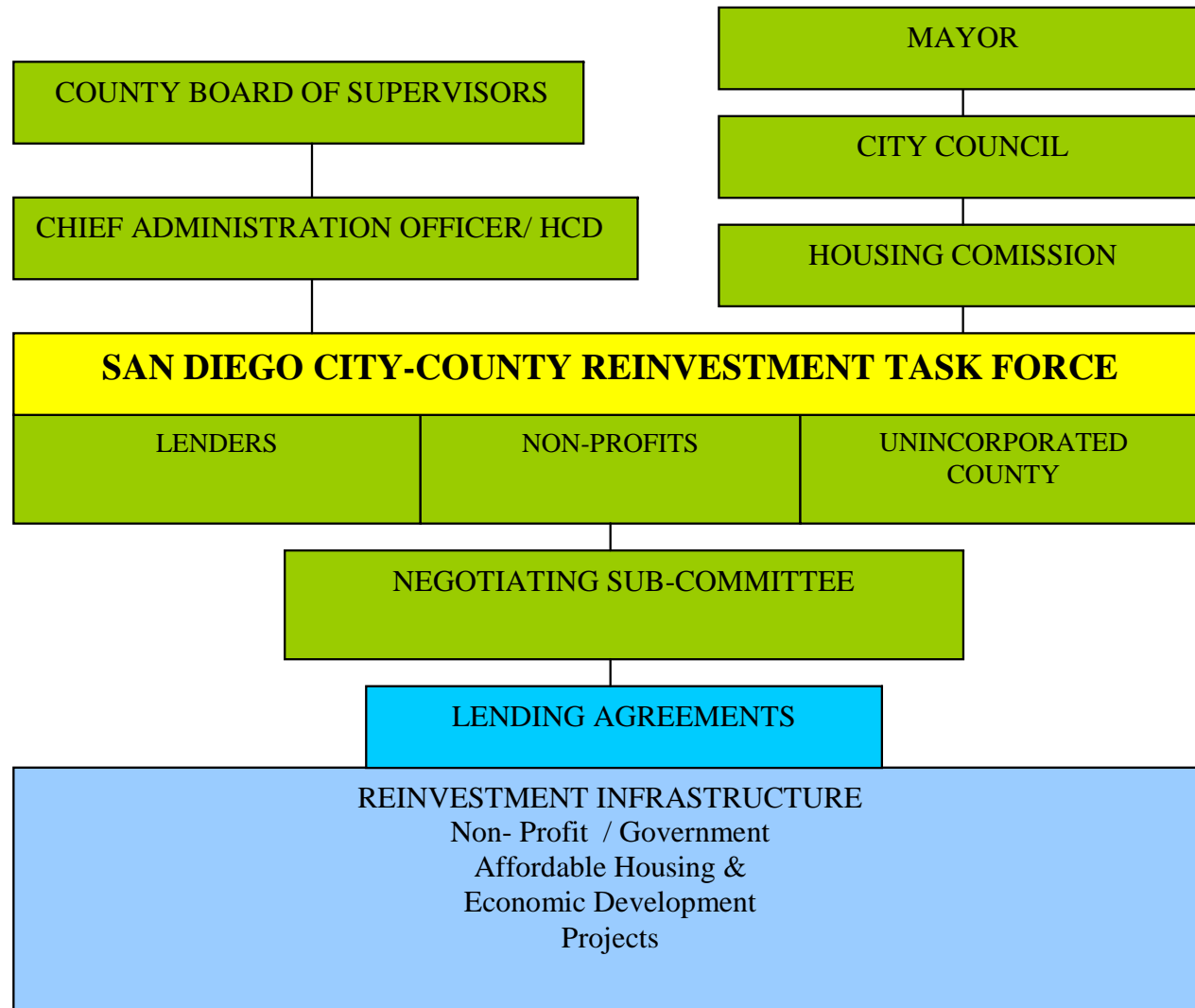
2004 Reinvestment Volume in San Diego County: A Summary

San Diego City-County Reinvestment Task Force
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Background on the Reinvestment Task Force

- San Diego City-County Reinvestment Task Force (RTF) was established in 1977 as a joint City and County quasi-public entity
- Monitor banking practices in the region
- Develop strategies for reinvestment in partnership with public, community and private lending institutions
- Add community development equity investment
- Broaden investor base beyond banks

RTF Organization Chart



Monitor Lending Practices

Develop specific agreements with major lenders in the County of San Diego

- Home mortgages in low-mod census tracts
- Affordable housing development
- Small business lending
- Community development lending
- Consumer loans for low-income borrowers
- Corporate giving for housing and economic development
- Investments

Agreements With Banks

As of 2004 specific agreements with 10 institutions:

- Bank of America
- Washington Mutual
- Wells Fargo
- Union Bank
- CA Bank & Trust
- US Bank
- San Diego National
- Citibank
- Comerica
- Borrego Springs

Note: Borrego Springs' data is not included due to small size relative to the other 9 banks.

Market Share of Agreement Banks: 2004

Lending Institution	Market Share	Deposits (in millions)
Bank of America	18.19%	\$8,471
Wells Fargo	15.46%	\$7,199
Washington Mutual	15.41%	\$7,174
Union Bank	10.63%	\$4,948
CA Bank & Trust	5.51%	\$2,566
San Diego National	4.30%	\$2,000
US Bank	4.08%	\$1,902
Citibank	1.87%	\$872
Comerica	1.40%	\$649
TOTAL	76.85%	\$35,781

source: FDIC Market Share Report for San Diego County: June 30, 2005

Market Share Difference: 2003-2004

Lending Institution	% Difference 2003-2004	\$ (millions) Difference 2003-2004
Bank of America	0.20%	\$1,653
Wells Fargo	1.00%	\$1,717
Washington Mutual	-2.10%	\$537
Union Bank	-0.92%	\$569
CA Bank & Trust	-0.17%	\$414
San Diego National	-0.13%	\$322
US Bank	0.29%	\$467
Citibank	-0.30%	\$49
Comerica	-0.12%	\$72
TOTAL	-2.25%	\$5,800

➤ The deposits increased by 19.35% over 2004 .

CRA Activity Data Categories

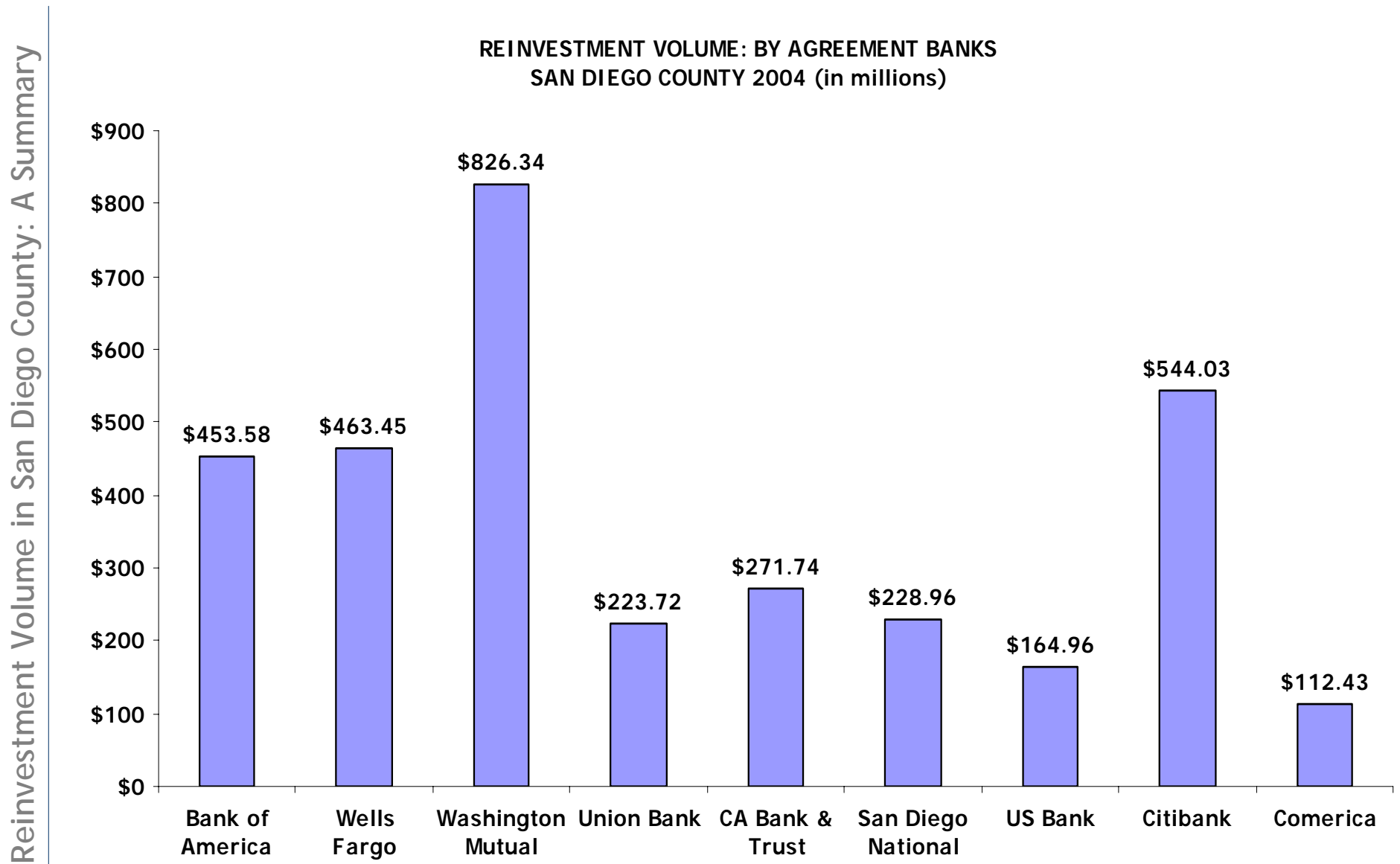
- Home Purchase Loans in Low and Moderate-Income Census Tracts (new home purchase loans)
- Affordable Housing Development
- Small Business Loans (businesses with annual revenue of \$1 million or less.)
 - Government Guaranteed
 - Conventional
- Community Development Loans (if not reported in another category)
- Community Consumer Loans (specialized low-income programs)
- Corporate Giving (for housing and community development)
- Investments

2004 CRA Activity in San Diego

Lending Institution	CRA Amount (\$ Millions)	2004 Percent of Deposit	Percent of Deposit Difference 2003- 2004
Bank of America	\$453.58	5.35%	0.63%
Wells Fargo	\$463.45	6.44%	-1.95%
Washington Mutual	\$826.34	11.52%	-1.25%
Union Bank	\$223.72	4.52%	-0.72%
CA Bank & Trust	\$271.74	10.59%	4.67%
San Diego National	\$228.96	11.45%	2.40%
US Bank	\$164.96	8.67%	-0.51%
Citibank	\$544.03	62.39%	23.59%
Comerica	\$112.43	17.32%	1.05%
Total/Average	\$3,289.21	9.19%	0.24%

➤ The CRA Amount increased by \$606 million (23%) over 2003. The Percent of Deposit increased by 0.24% over 2003.

2004 CRA Volume By Individual Banks

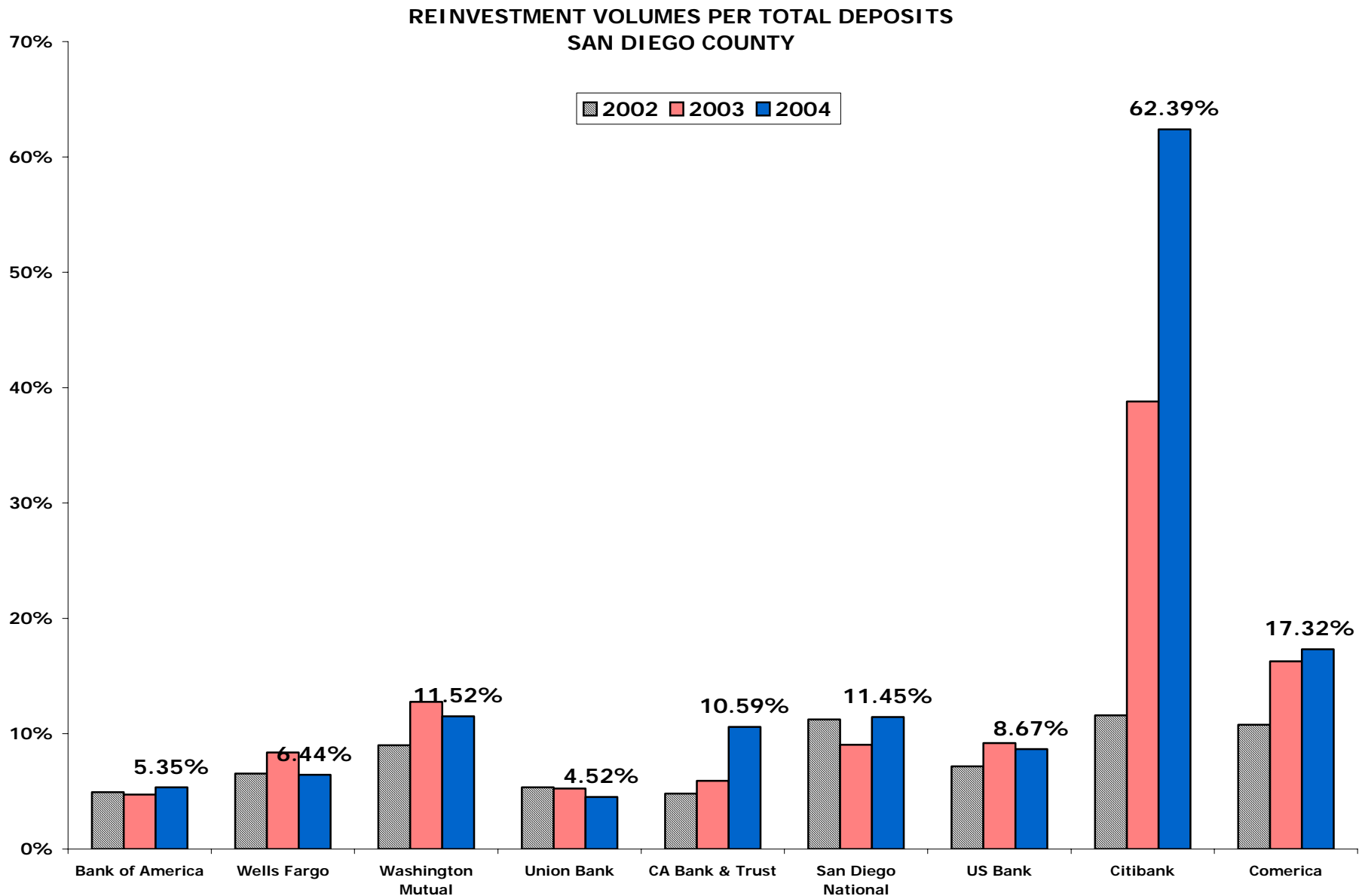


Difference in CRA Volume and % of Deposit: 2003- 2004

Lending Institution	\$ CRA Volume Diffrence 2003- 2004	\$ CRA Volume Percent Diffrence 2003- 2004
Bank of America	\$131.52	40.84%
Wells Fargo	\$3.77	0.82%
Washington Mutual	-\$21.24	-2.51%
Union Bank	-\$5.77	-2.51%
CA Bank & Trust	\$144.37	113.34%
San Diego National	\$77.12	50.78%
US Bank	\$33.13	25.13%
Citibank	\$224.70	70.37%
Comerica	\$18.51	19.71%

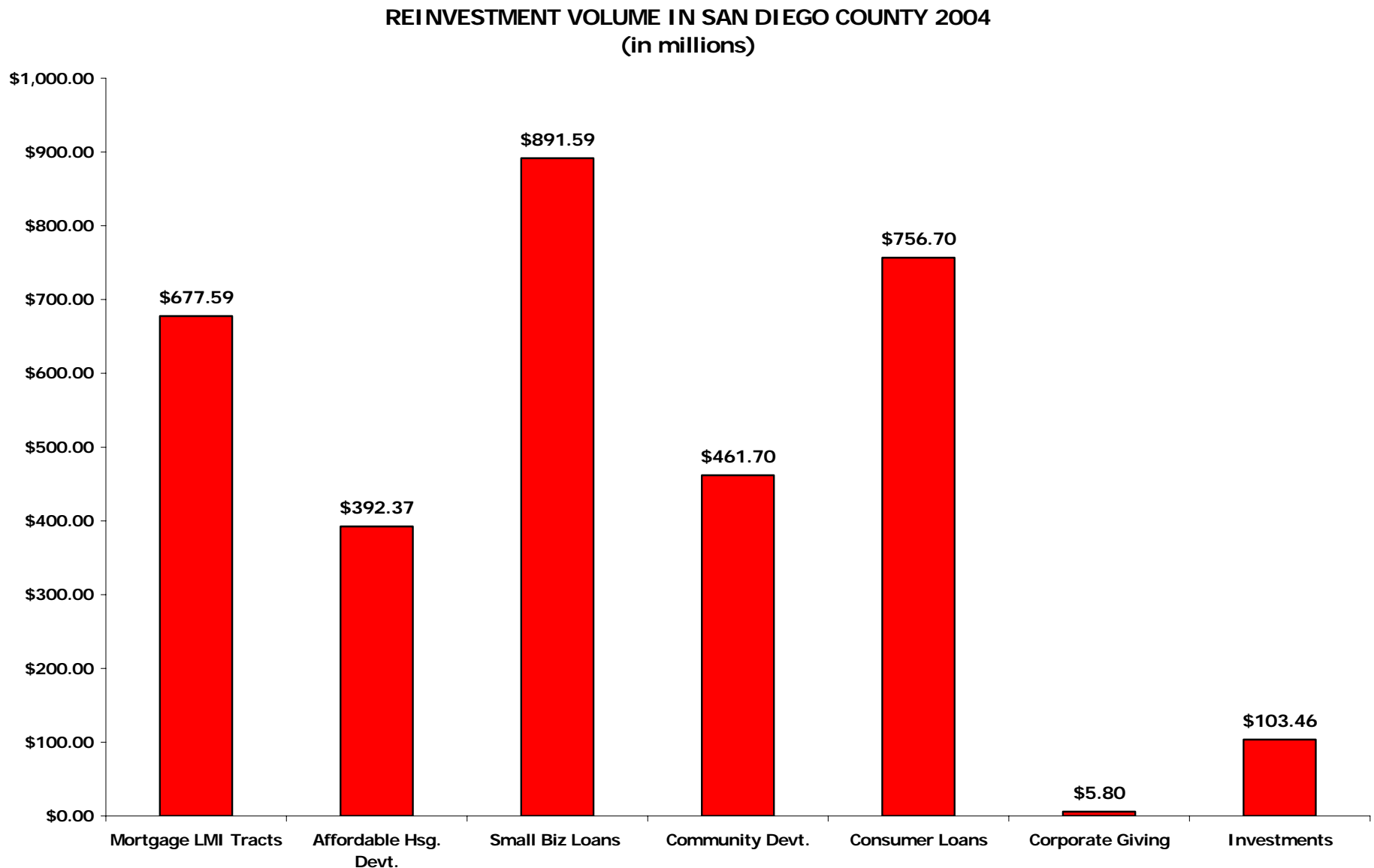
Agreement Banks' CRA Volume in San Diego as % of Deposit (2002-2004)

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Reinvestment By Category: 2004

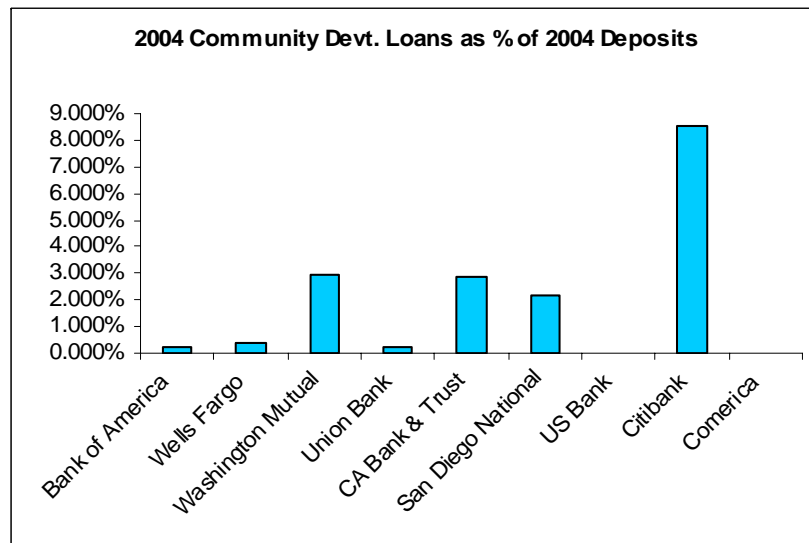
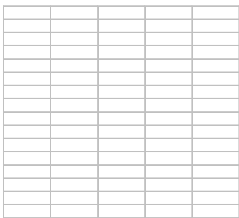
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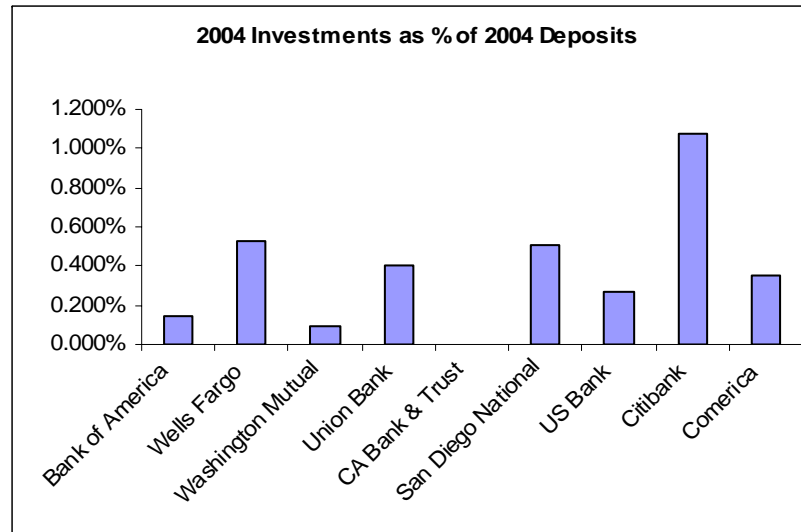
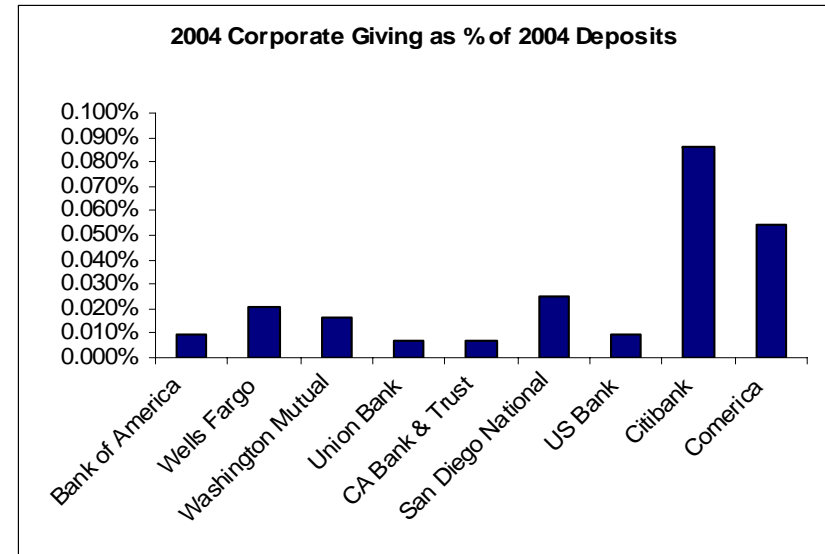
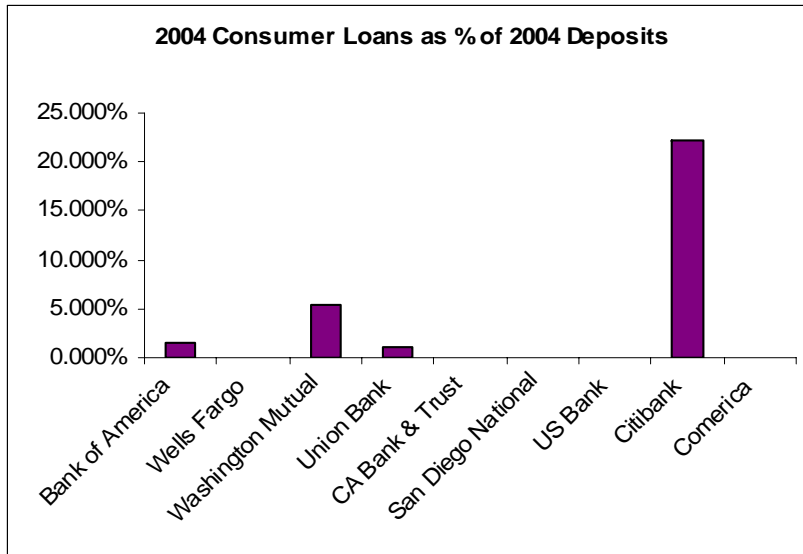
Reinvestment Difference by Category: 2003-2004

Category	\$ Difference (millions) 2003-2004	% Difference 2003-2004
Mortgage LMI Tracts	\$171.49	34%
Affordable Hsg. Devt.	\$193.62	97%
Small Biz Loans	\$116.55	15%
Community Devt.	-\$120.03	-21%
Consumer Loans	\$220.21	41%
Corporate Giving	\$1.31	29%
Investments	\$22.95	29%

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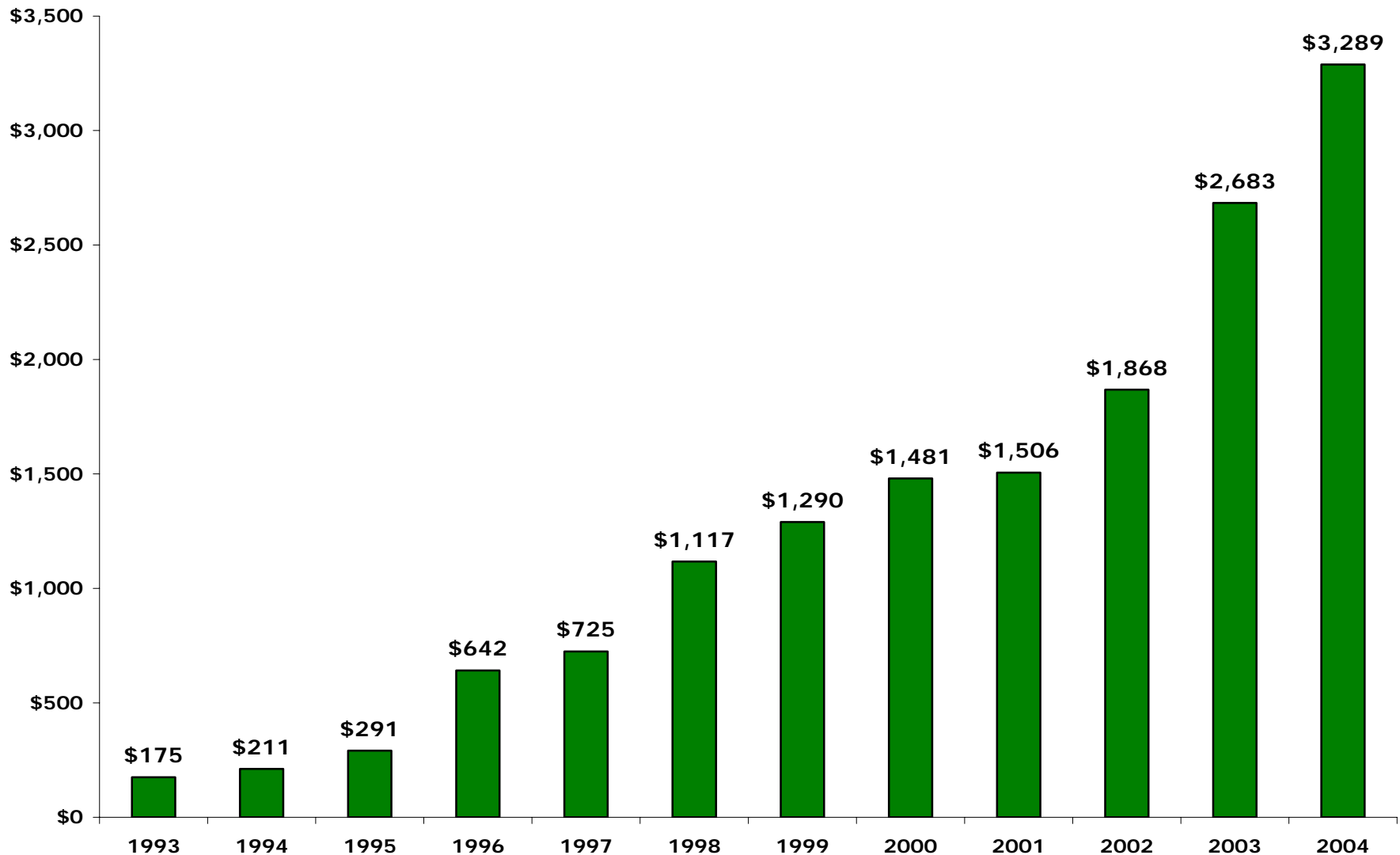
Agreement Banks' relative performance: 2004 contd..



Total Reinvestment Volume 1993-2004

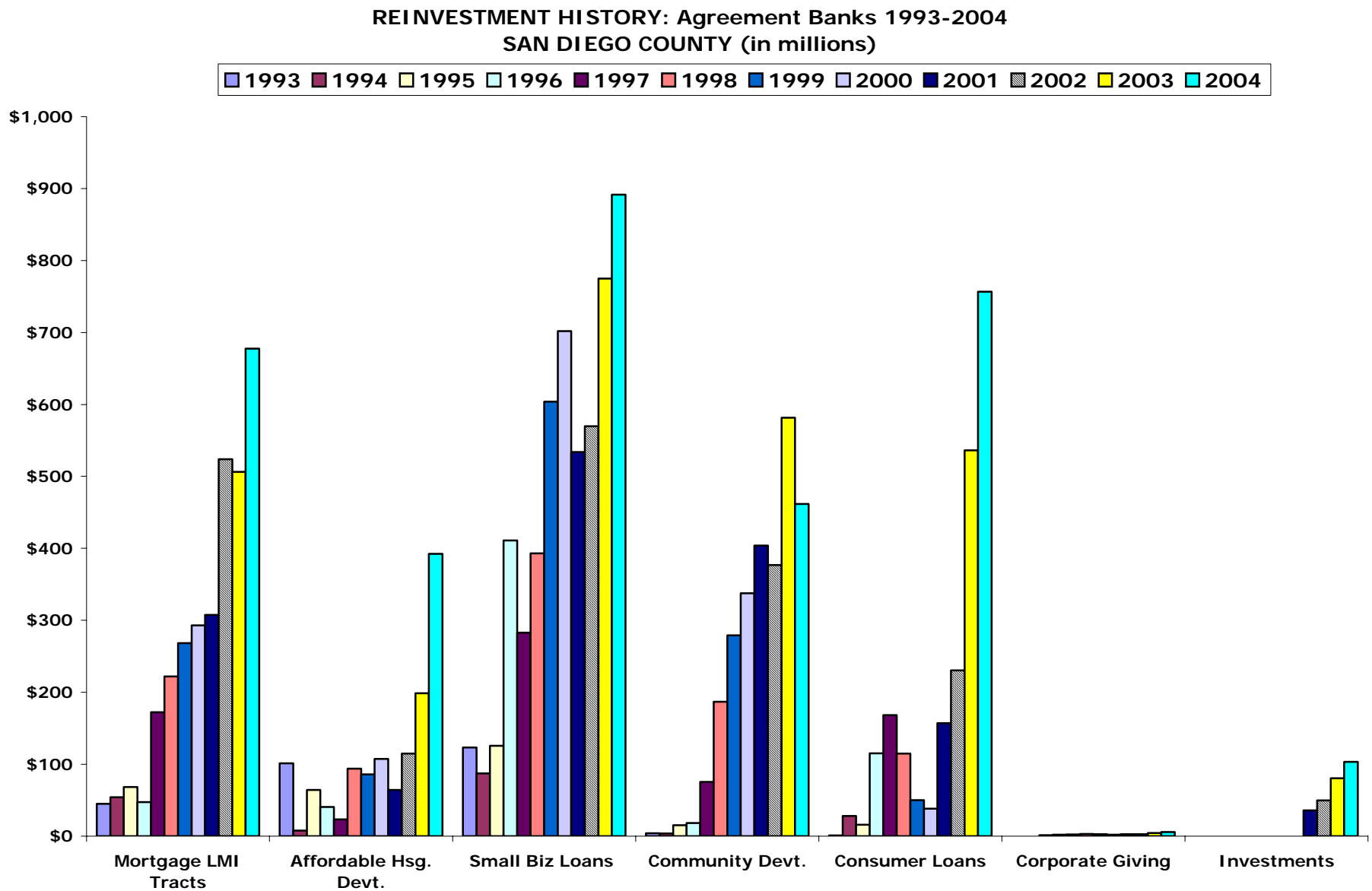
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REINVESTMENT ACTIVITY OF AGREEMENT BANKS: TOTAL VOLUME 1993-2004
SAN DIEGO COUNTY (in millions)



Reinvestment History By Category 1993-2004

2004 Reinvestment Volume in San Diego County: A Summary



1993 - 2004 Category Totals

Category	1993 - 2004 (in millions)
Mortgage LMI Tracts	\$3,185.72
Affordable Hsg. Devt.	\$1,294.54
Small Biz Loans	\$5,499.79
Community Devt.	\$2,744.16
Consumer Loans	\$2,212.77
Corporate Giving	\$29.73
Investments (since 2001)	\$269.42
Total	\$15,278.11

➤!1993 to 2004 about \$15.3 billion has been reinvested back into San Diego